



Group Hospital Indemnity Insurance

Prepared for:
State of Kansas

Why should you consider Hospital Indemnity insurance?

Hospital stays can be unexpected and costly.

24.3 million

24.3 million people
stayed overnight in the hospital
in 2015¹

11.2 million

11.2 million **emergency department visits**
in 2014 in the U.S. resulted
in hospital admission²



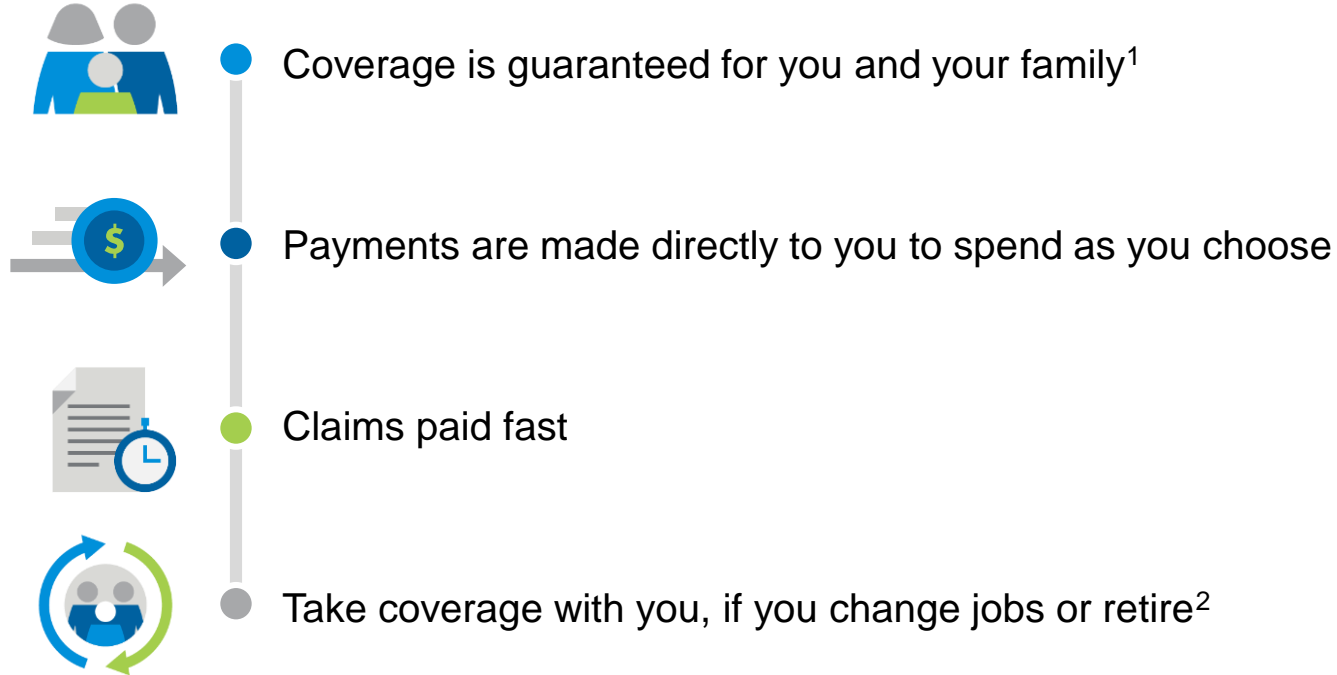
**In the US in 2015, the average
hospital cost per day was \$5,220³**

¹ CDC National Center for Health Statistics Hospital Utilization (in on-Federal short-stay hospitals). <https://www.cdc.gov/nchs/fastats/hospital.htm>. Accessed May 2018.

² CDC National Center for Health Statistics. Emergency Department Visits. <http://www.cdc.gov/nchs/fastats/emergencydepartment.htm>. Accessed May 2018.

³ statista. The Statistics Portal. Average hospital costs per day in selected countries in 2015. <https://www.statista.com/statistics/312022/cost-of-hospital-stay-per-day-by-country/>. Accessed May 2018.

Hospital Indemnity insurance – Key features



¹Coverage is guaranteed provided: (1) the employee is actively at work, and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or overseas.

²Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

Hospital Indemnity insurance

Here are the benefit types that provide payments...



Hospital – Accident

- Admission
- Confinement
- Inpatient Rehab Unit (paid per accident)



Intensive Care Unit Coverage – Accident

- Admission
- Confinement



Hospital – Sickness¹

- Admission
- Confinement



Intensive Care Unit Coverage – Sickness

- Admission
- Confinement

¹There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

²The Lodging Benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

³The Health Screening Benefit is not available in all states.

Hospital Indemnity insurance – Plan highlights

You have a choice of two plans: Low Plan and High Plan



Covered Conditions ¹	Low Plan MetLife Hospital Indemnity Pays You	High Plan MetLife Hospital Indemnity Pays You
Hospital Coverage (Accident)		
Admission <i>must occur within 180 days of accident</i>	Non-ICU – \$500 per accident ICU – \$1,000 per accident	Non-ICU – \$1,000 per accident ICU – \$2,000 per accident
Confinement <i>must occur within 180 days of accident</i>	Non-ICU – \$100 a day, up to 31 days ICU – \$200 a day, up to 31 days	Non-ICU – \$200 a day, up to 31 days ICU – \$400 a day, up to 31 days
Inpatient Rehab <i>stay must occur immediately following hospital confinement and occur within 365 days of accident</i>	\$100 day, up to 15 days per accident and 30 days per calendar year	\$200 day, up to 15 days per accident and 30 days per calendar year

¹Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate.
See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

Hospital Indemnity insurance – Plan highlights

You have a choice of two plans: Low Plan and High Plan



Covered Conditions ¹	Low Plan MetLife Hospital Indemnity Pays You	High Plan MetLife Hospital Indemnity Pays You
Hospital Coverage (Sickness) ²		
Admission <i>Payable 1x per calendar year</i>	Non-ICU – \$500 ICU – \$1,000	Non-ICU – \$1,000 ICU – \$2,000
Confinement <i>Paid per sickness</i>	Non-ICU – \$100 a day, up to 31 days ICU – \$200 a day, up to 31 days	Non-ICU – \$200 a day, up to 31 days ICU – \$400 a day, up to 31 days

¹Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

²There is a preexisting condition exclusion for Hospital Sickness benefits in all states. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Hospital Indemnity insurance – How it works



Care Received After Injury	Benefits Paid
ICU Admission	\$1,000
ICU Confinement (2 days)	\$400
Hospital Confinement (5 days)	\$500
Inpatient Rehab Unit Confinement (7 days)	\$700
Total Benefit – Hospital Indemnity Insurance	\$2,600

Benefit amount is based on a sample plan design.
Actual plan design and plan benefits may vary.

Bill

Gets in a car accident on the way to work.

Hospital Indemnity insurance – Simple claims process

Hassle-free, 3 step claims process

The image displays two MetLife forms. The top form is the 'Physician's Attachment - Physician Statement' (GPRACCIDENTIM1 02/13: 1s), which includes instructions for completion and a section for the physician to provide patient information and a medical statement. The bottom form is the 'Certificateholder Information' (GPRACCIDENTIM1 02/13: 1s), which is used to provide contact and identification details for the certificateholder. Both forms include the MetLife logo and contact information.

1

Opening a Claim

Call 1-800-GET-MET -or- go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

Hospital Indemnity insurance – Questions?

Online Enrollment

State employees will enroll online through the Membership Administration Portal (MAP):

<https://sehp.member.hrissuite.com/>

Additional Information:

www.metlife.com/stateofks



Questions?

Call 1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 7am – 7pm Central Time

**A MetLife Customer Service Representative
will be happy to answer any questions.**

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.